

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Hericson Torres
Leigh Torres
Debtors

Case No. 25-00501-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 19, 2025

User: AutoDocke
Form ID: ordsmiss

Page 1 of 3
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2025:

Recip ID	Recipient Name and Address
jdb	+ Leigh Torres, 325 Five Springs Road, Stroudsburg, PA 18360-8175
5691983	+ Commonwealth of Pennsylvania, 501 North Third Street, 508 Main Capital Building, Harrisburg, PA 17120-0022
5691984	+ Court of Common Pleas of Monroe County, 610 Monroe Street, Suite 323, Stroudsburg, PA 18360-2282
5691982	E-Z Pass New York, P.O. Box 15185, Albany, NY 12212-5185
5691941	+ Federal Home Loan Mortgage Corporation, 6555 Excellence Way, Plano, TX 75023-1202
5691974	+ Homestar RX and Infusion Services, 77 S. Commerce Way, Suite 200, Bethlehem, PA 18017-8891
5691963	IPFS of New York LLC, P.O. Box 412086, Kansas City, MO 64141-2086
5691940	+ MERSCORP Holdings Inc., 11819 Miami St, Suite 100, Omaha, NE 68164-3687
5691987	+ Modell Collateral Loans Pawn Shop, 8413 5th Ave, Brooklyn, NY 11209-4709
5691965	NYC Department of Finance, P.O. Box 3641, New York, NY 10008-3641
5691945	Nissan North America Inc, One Nissan Way, Frankling, TN 37067-6367
5691946	+ Nissan World LLC, 146 Route 22 West, Springfield, NJ 07081-3190
5691968	PACER Service Center, P.O. Box 5208, Portland, OR 97208-5208
5691981	+ Pennsylvania Turnpike Commission, P.O. Box 67676, Harrisburg, PA 17106-7676
5691961	+ Pennywise Fuel, 219 Shine Hill Road, Henryville, PA 18332-7794
5691939	+ Prime Lending A PlainsCapital Company, 18111 Preston Road, Dallas, TX 75252-5470
5691942	+ Roundpoint Mortgage Servicing Corporation, P.O. Box 19789, Charlotte, NC 28219-9789
5691949	Route 31 Imports LLC, 2017 Route 31, Clinton, NJ 08809
5691952	+ Smiles 4 Keeps, 313 Mulberry St, Scranton, PA 18503-1221
5691948	+ Toyota Motor North America Inc., 6565 Headquarters Dr, Plano, TX 75024-5965
5691967	+ Whitetail Disposal Inc, 334 Layfield Rd, Perkiomenville, PA 18074-9558

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
db	+ Email/PDF: hericson888@gmail.com	May 19 2025 18:49:00	Hericson Torres, 325 Five Springs Road, Stroudsburg, PA 18360-8175
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	May 19 2025 18:49:00	Freedom Mortgage Corporation, 11988 Exit 5 Pkwy, Bldg 4, Fishers, IN 46037-7939
5691985	+ EDI: ATTWIREBK.COM	May 19 2025 22:44:00	AT&T, 208 S Akard St, Dallas, TX 75202-4206
5692584	EDI: ATLASACQU	May 19 2025 22:44:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
5691951	+ Email/PDF: bncnotices@becket-lee.com	May 19 2025 18:58:46	American Express, P.O. Box 981537, El Paso, TX 79998-1537
5691980	Email/Text: correspondence@credit-control.com	May 19 2025 18:49:00	Credit Control LLC, 8001 Woodland Center Blvd, Suite 200, Tampa, FL 33614
5691978	+ EDI: CAPITALONE.COM	May 19 2025 22:44:00	Capital One Services LLC, P.O. Box 30285, Salt Lake City, UT 84130-0285

5691975	+ EDI: JPMORGANCHASE	May 19 2025 22:43:00	Chase Bank, Mail Code OHI-1272, 340 S Cleveland Ave, Building 370, Westerville, OH 43081-8917
5691954	+ EDI: CITICORP	May 19 2025 22:44:00	Citibank NA, P.O. Box 8218, Mason, OH 45040-8218
5691979	EDI: WFNNB.COM	May 19 2025 22:44:00	Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
5691943	+ Email/Text: Bankruptcy@Freedommortgage.com	May 19 2025 18:49:00	Freedom Mortgage Corporation, 951 W Yamato Road, Suite 175, Boca Raton, FL 33431-4444
5691960	+ Email/Text: Lizann.Davis@pennmedicine.upenn.edu	May 19 2025 18:50:00	Hospital of the University of Pennsylvania, 3400 Spruce St, Ravdin 1, Philadelphia, PA 19104-4238
5691944	^ MEBN	May 19 2025 18:43:54	KML Law Group P.C., 701 Market St, Suite 5000, Philadelphia, PA 19106-1541
5691969	Email/Text: camanagement@mtb.com	May 19 2025 18:50:00	M&T Bank, P.O. Box 1056, Buffalo, NY 14240-1056
5691953	+ EDI: CITICORP	May 19 2025 22:44:00	Macys, P.O. Box 6789, Sioux Falls, SD 57117-6789
5691955	+ Email/Text: bankruptcydpt@mcmcg.com	May 19 2025 18:50:00	Midland Credit Management, 320 E Big Beaver Road, Suite 300, Troy, MI 48083-1271
5691956	+ Email/Text: bankruptcydpt@mcmcg.com	May 19 2025 18:50:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
5691964	Email/Text: USCOURTSEBN@finance.nyc.gov	May 19 2025 18:49:00	NYC Department of Finance, Church Street Station, P.O. Box 3600, New York, NY 10008-3600
5691966	^ MEBN	May 19 2025 18:44:19	NYC Department of Finance, P.O. Box 3615, New York, NY 10008-3615
5691971	Email/Text: bankruptcies@penncredit.com	May 19 2025 18:49:00	PennCredit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
5691972	EDI: PRA.COM	May 19 2025 22:44:00	Portfolio Recovery Associates LLC, P.O. Box 12914, Norfolk, VA 23541
5691986	^ MEBN	May 19 2025 18:43:46	PPL Electric, 645 Hamilton St, Suite 601, Allentown, PA 18101-1179
5691947	+ Email/Text: bkrgeneric@penfed.org	May 19 2025 18:49:00	PenFed Credit Union, P.O. Box 1432, Alexandria, VA 22313-1432
5691973	+ EDI: PRA.COM	May 19 2025 22:44:00	Portfolio Recovery Associates LLC, Department 922, P.O. Box 4115, Concord, CA 94524-4115
5691957	+ Email/Text: cs@securitycreditservicesllc.com	May 19 2025 18:49:00	Security Credit Services, 306 Enterprise Dr, Oxford, MS 38655-2762
5691962	^ MEBN	May 19 2025 18:44:23	St Lukes University Health Network, P.O. Box 604152, Charlotte, NC 28260-4152
5691976	+ EDI: TDBANKNORTH.COM	May 19 2025 22:44:00	TD Bank, P.O. Box 1377, Lewiston, Maine 04243-1377
5691977	+ EDI: TDBANKNORTH.COM	May 19 2025 22:44:00	TD Bank NA, P.O. Box 9547, Portland, Maine 04112-9547
5691950	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 19 2025 18:49:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197-5855
5701708	Email/PDF: bncnotices@becket-lee.com	May 19 2025 19:00:49	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
5691959	Email/Text: bankruptcydepartment@tsico.com	May 19 2025 18:50:00	Transworld Systems Inc, 500 Virginia Dr, Suite 514, Ft Washington, PA 19034-2733
5691970	+ Email/Text: bankruptcy@uflp.com		

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5691958 + Email/PDF: BankruptcynoticesExceptions@wellsfargo.com

May 19 2025 18:49:00 Universal Fidelity Limited Partnership, P.O. Box 5444, Katy, TX 77491-5444

May 19 2025 19:00:07 Wells Fargo, P.O. Box 393, Minneapolis, MN 55480-0393

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2025 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
Denise E. Carlon	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
J Eric Kishbaugh	on behalf of Creditor Freedom Mortgage Corporation jkishbaugh@udren.com vbarber@udren.com
Jill E. Durkin	jilldurkinesq@gmail.com PA92@ecfbis.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Hericson Torres,

Chapter 7

Debtor 1

Leigh Torres,

Case No. 5:25-bk-00501-MJC

Debtor 2

Order

After notice and opportunity for a hearing thereon, it appearing that both Debtors failed to attend the scheduled meetings of creditors pursuant to 11 U.S.C. § 341(a), it is

ORDERED that the case is hereby dismissed as to both Debtors.

By the Court,

A handwritten signature in black ink, appearing to read 'MJC', is written over a horizontal line.

Mark J. Conway, United States Bankruptcy Judge

Dated: May 19, 2025

ordsmiss (05/18)